

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security	2 Assumption of Executory Contract or Unexpired Lease	1 Lien Avoidance
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Last revised: September 1, 2018

UNITED STATES BANKRUPTCY COURT
District of New Jersey

In Re: Richard Charles Lozirk
 Ida Mae Lozirk

Case No.: 19-25728
Judge: Rosemary Gambardella

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

Original
 Motions Included

Modified/Notice Required
 Modified/No Notice Required

Date: November 4, 2019

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

- DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES ■ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JS Initial Debtor: RCL Initial Co-Debtor IL

Part 1: Payment and Length of Plan

- a. The debtor shall pay 100.00 Monthly* to the Chapter 13 Trustee, starting on September 1, 2019 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- Future Earnings
 - Other sources of funding (describe source, amount and date when funds are available): _____
- c. Use of real property to satisfy plan obligations:
- Sale of real property
Description: _____
Proposed date for completion: _____
 - Refinance of real property:
Description: _____
Proposed date for completion: _____
 - Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____
- d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. Other information that may be important relating to the payment and length of plan: _____

Part 2: Adequate Protection

NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Jonathan Stone 023132002 New Jersey	Attorney Fees	2,950.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- None
 - The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: □ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing	92 Waterloo Road Budd Lake, NJ 07828 Morris County Block 2802, Lot 14.02	39,174.42	0.00	39,174.42 1,176.58

c. Secured claims excluded from 11 U.S.C. 506: ■ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ■ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
 the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ■ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan □ NONE

The following secured claims are unaffected by the Plan:

Creditor
Leaders Financial Comp

g. Secured Claims to be Paid in Full Through the Plan ■ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ■ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$____ to be distributed *pro rata*
- Not less than ____ percent
- Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ■ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
T-Mobile Bankruptcy Team	0.00	Cell phone Monthly payments: \$245.00	NO Arrearage	245.00

T-Mobile Bankruptcy Team	0.00	Cell phone Monthly payments: \$115.00	115.00
		NO Arrearage	

Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service*, *Notice of Chapter 13 Plan Transmittal* and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Capital One Bank US	92 Waterloo Road Budd Lake, NJ 07828 Morris County Block 2802, Lot 14.02	Judgment Lien	1,007.91	189,500.00	14,422.09	174,070.00	1,007.91

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
- Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or

coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: August 28, 2019.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
To include the executory contract of T-Mobile and roll in the mortgage arrears.	To include the executory contract of T-Mobile and roll in the mortgage arrears.

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$100.00 per month for 3 months, then \$950.00 per month for 57 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 4, 2019

/s/ Richard C. Lozirk

Richard Charles Lozirk

Debtor

Date: November 4, 2019

/s/ Ida Mae Lozirk

Ida Mae Lozirk

Joint Debtor

Date November 4, 2019

/s/ Jonathan Stone

Jonathan Stone 023132002 New Jersey

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 9
United States Bankruptcy Court
District of New Jersey

In re:
Richard Charles Lozirk
Ida Mae Lozirk
Debtors

Case No. 19-25728-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 58

Date Rcvd: Nov 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2019.

db/jdb +Richard Charles Lozirk, Ida Mae Lozirk, 92 Waterloo Road, Budd Lake, NJ 07828-1206
518407902 AFNI, 1310 Martin Luther King Drive, PO Box 3068, Bloomington, IL 61702-3068
518407901 +Affiliate Asset Solutions, LLC, 145 Technology Parkway NW, Suite 100,
Peachtree Corners, GA 30092-3536
518407906 Atlantic Health System, PO Box 35610, Newark, NJ 07193-5610
518407905 Atlantic Health System, PO Box 35610, Newark, NJ 07193-5610
518407904 Atlantic Health System, PO Box 419101, Boston, MA 02241-9101
518416092 +Atlantic Neurosurgical Specialists, c/o Fein Such Kahn & Shepard PC,
7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
518407907 +Atlantic Neurosurgical Specialists, 310 Madison Avenue, Suite 300,
Morristown, NJ 07960-6996
518407908 B&B Collections, Inc., PO Box 2137, Toms River, NJ 08754-2137
518407909 +CardioNet, LLC, PO Box 508, Malvern, PA 19355-0508
518407910 Celentano, Stadtmauer & Walentowicz, Notchview Office Park, 1035 Route 46 East,
PO Box 2594, Clifton, NJ 07015-2594
518407914 +Credit Control LLC, 245 East Roselawn, Maplewood, MN 55117-1988
518524172 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518407915 +Deutsche Bank Trust Company, 60 Wall Street, New York, NY 10005-2858
518407916 Encore Receivable Management, Inc., 400 N Rogers Road, PO Box 3330, Olathe, KS 66063-3330
518407917 +Falconi & Associates, LLC, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
518407919 Fulton Friedman & Gullace, LLP, PO Box 2123, Warren, MI 48090-2123
HSBC, PO Box 15521, Wilmington, DE 19850-5521
518407921 +Hackettstown Anesthesia, PO Box 13497, Newark, NJ 07188-0001
518407923 +Hccredit/mabtc, Po Box 829, Springdale, AR 72765-0829
518407924 Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100
518407926 +L.C. System, Inc., PO Box 64378, Saint Paul, MN 55164-0378
518407929 +Leopold & Associates, PLLC, 80 Business Park Drive, Suite 110, Armonk, NY 10504-1704
518407928 +Leopold & Associates, PLLC, Attn: Matthew M. Siti, Esquire,
80 Business Park Drive - Suite 110, Armonk, NY 10504-1704
518407932 +Medequip, 27 Brookline, Aliso Viejo, CA 92656-1461
518407933 +Michael Harrison, Esq., 3155 Route 10 East - Suite 214, Denville, NJ 07834-3430
518407934 Morristown Emergency Medicat Associates, PO Box 6312, Parsippany, NJ 07054-7312
518407935 +Morristown Medical Center, 100 Madison Avenue, Morristown, NJ 07960-6136
518493272 +NJSVS, Bankruptcy Unit, PO Box 136, Trenton, NJ 08601-0136
518407936 New Jersey Healthcare Specialists, PC, PO Box 412138, Boston, MA 02241-2138
518407937 +Office of the Public Defender, PO Box 850, Trenton, NJ 08625-0850
518407938 +Overlook Hospital, 99 Beauvoir Avenue, Summit, NJ 07901-3595
518407939 +Penn Credit Corp, PO Box 1259, Oaks, PA 19456-1259
518407941 +Radiology Associates of Hackettstown, 57 Route 46 East, Suite 212,
Hackettstown, NJ 07840-2695
518407944 +Specialized Loan Servicing, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
518407945 +State of New Jersey, Motor Vehicle Surcharge Violation System, PO Box 1502,
Moorestown, NJ 08057-9704
518407947 +Township of Mount Olive, Tax Collector, PO Box 450, Budd Lake, NJ 07828-0450

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2019 00:17:04 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 06 2019 00:16:59 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +E-mail/PDF: gecsedri@recoverycorp.com Nov 06 2019 00:22:39
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518407900 +E-mail/Text: mreed@affcollections.com Nov 06 2019 00:17:06 Accurate Collection Services LLC,
17 Prospect Street, Morristown, NJ 07960-6862
518407903 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 06 2019 00:16:57 Asset Acceptance L.L.C.,
P.O. Box 2039, Warren, MI 48090-2039
518407911 +E-mail/Text: bankruptcy@certifiedcollection.com Nov 06 2019 00:16:50
Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
518407912 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 06 2019 00:16:41 Comenitybank/victoria,
PO Box 182789, Columbus, OH 43218-2789
518407913 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 06 2019 00:16:42 Comenitycb/piercingpgd,
PO Box 182120, Columbus, OH 43218-2120
518407920 +E-mail/PDF: gecsedri@recoverycorp.com Nov 06 2019 00:24:22 GE Money Bank-Lowes,
ATTN: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104
518407922 +E-mail/Text: lori.rudolph@atlantichealth.org Nov 06 2019 00:17:29
Hackettstown Regional Medical Center, 651 Willow Grove Street, Hackettstown, NJ 07840-1797
518407927 E-mail/Text: kriwera@leadersfc.com Nov 06 2019 00:15:25 Leaders Financial Comp,
21 Commerce Dr Fl 1, Cranford, NJ 07016
518407931 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 06 2019 00:23:01 LVNV Funding LLC,
15 S. Main St., Suite 600, Greenville, SC 29601-2768

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 58

Date Rcvd: Nov 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

518407930 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 06 2019 00:22:56 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518407940 E-mail/Text: bankruptcy@proconsrv.com Nov 06 2019 00:16:56 Pro Consulting Services, Inc.,
P.O. Box 66768, Houston, TX 77266-6768
518512743 E-mail/Text: bnc-quantum@quantum3group.com Nov 06 2019 00:16:52
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518512744 E-mail/Text: bnc-quantum@quantum3group.com Nov 06 2019 00:16:52
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
518407942 +E-mail/Text: bankruptcy@savit.com Nov 06 2019 00:17:57 Sa-vit Collection Agen, Po Box 250,
East Brunswick, NJ 08816-0250
518407943 +E-mail/Text: bankruptcy@sccompanies.com Nov 06 2019 00:18:06 Seventh Avenue, 1112 7th Ave,
Monroe, WI 53566-1364
518446949 +E-mail/Text: bankruptcy@sccompanies.com Nov 06 2019 00:18:06 Seventh Avenue,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518411175 +E-mail/PDF: gecsedri@recoverycorp.com Nov 06 2019 00:24:24 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518407946 E-mail/PDF: ais.tmobile.ebn@americaninforesource.com Nov 06 2019 00:22:36
T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518407918 ##+Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Parsippany, NJ 07054-4673
TOTALS: 0, * 0, ## 1

Addresses marked '##' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jonathan Stone on behalf of Debtor Richard Charles Lozirk jonstonelaw@gmail.com, bkecf_stone@bkexpress.info;r43620@notify.bestcase.com
Jonathan Stone on behalf of Joint Debtor Ida Mae Lozirk jonstonelaw@gmail.com, bkecf_stone@bkexpress.info;r43620@notify.bestcase.com
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee Et Al... kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magrtrustee.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6